

SERFF Tracking Number:	LFCR-127832561	State:	Arkansas
Filing Company:	John Alden Life Insurance Company	State Tracking Number:	50289
Company Tracking Number:	RATE INCREASE 2011		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	Lifetime Independence		
Project Name/Number:	/		

Filing at a Glance

Company: John Alden Life Insurance Company

Product Name: Lifetime Independence

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Rate

SERFF Tr Num: LFCR-127832561 State: Arkansas

SERFF Status: Closed-

Disapproved

Co Tr Num: RATE INCREASE
2011

Authors: Smith Darlene, Trudy
Weigel

Date Submitted: 11/17/2011

State Tr Num: 50289

State Status: Disapproved-Closed

Reviewer(s): Donna Lambert

Disposition Date: 11/22/2011

Disposition Status: Disapproved

Implementation Date Requested: On Approval

Implementation Date: 11/22/2011

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Smith Darlene

Filing Description:

November 16, 2011

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 11/22/2011

State Status Changed: 11/22/2011

Created By: Smith Darlene

Corresponding Filing Tracking Number:

Re: John Alden Life Insurance Company

Company NAIC No: 65080

Policy Forms: Guaranteed Renewable Long Term Care Policy J-5762-P

Approved on November 1993

Guaranteed Renewable Long Term Care Policy J-5875-P-AR

Approved on August 1995 (Rates and Forms)

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Guaranteed Renewable Long Term Care Policy J-5875-P-1-AR(Q) &
Guaranteed Renewable Long Term Care Policy J-5875-P-1-AR(NQ)
Approved on March 1997 (Form Updates Only)

The referenced rate filing is submitted on behalf of John Alden Life Insurance Company for your review:

Individual policy forms J-5762-P, et al. and riders provide benefits for confinement in a qualified nursing facility or Home Health Care. These forms and riders were issued until March 1996.

Individual policy forms J-5875-P-1-AR, et al. and riders provide benefits for confinement in a qualified nursing facility, Assisted Living Facility, or Home Health care. These forms and riders were issued until October 1999.

The company is requesting the approval of a uniform 20% rate increase on the base rates only. The details of the rate increases are in the actuarial memorandum.

The company will offer policyholders who do not wish to pay the higher premium the following two options:

1. Keep the current premium with the daily benefit and maximum benefit reduced in proportion to the premium increase, e.g. a 20% rate increase would reduce benefits by 16.67%. This option is available if the resulting daily benefit is not lower than the minimum daily benefit allowed by the policy form.
2. Do not pay future premium but continue coverage with the maximum benefit payable equal to the sum of premium paid, without offset for claims paid prior to the rate increase.

The following electronic items are included in this submission:

- This cover letter
- A letter from John Alden authorizing us to submit this filing on their behalf
- An actuarial memorandum and rate schedules

The contact person for this filing is:

Etienne Dupourqué, FSA, MAAA
Consulting Actuary
P.O Box 4243
Woodland Hills, CA 91365-4243
(800) 366 5463 ext. 2271
Etienne.Dupourque@LifeCareAssurance.com

Thank you for your assistance in reviewing this filing,

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Sincerely,

Etienne Dupourqué, FSA, MAAA
Consulting Actuary

Company and Contact

Filing Contact Information

Trudy Weigel, Compliance Analyst 2 trudy.weigel@lifecareassurance.com
P.O. Box 4243 818-867-2240 [Phone]
Woodland Hills, CA 91365-4243 818-867-2508 [FAX]

Filing Company Information

(This filing was made by a third party - LCA01)

John Alden Life Insurance Company	CoCode: 65080	State of Domicile: Wisconsin
P.O. Box 4243	Group Code: 19	Company Type:
Woodland Hills, CA 91365-4243	Group Name: Assurant Inc Grp	State ID Number:
(818) 867-2450 ext. [Phone]	FEIN Number: 41-0999752	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 per rate filing
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
John Alden Life Insurance Company	\$50.00	11/17/2011	53824511

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Donna Lambert	11/22/2011	11/22/2011

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Disposition

Disposition Date: 11/22/2011

Implementation Date: 11/22/2011

Status: Disapproved

Comment: It is the primary mission of the Arkansas Insurance Department to protect consumers. Arkansas is a relatively low-income state and most of the seniors who would be affected by your proposed rate increase live on a fixed income. Therefore, based on the lack of credibility and possible impact a 20% increase would have on the citizens of Arkansas, we are not in a position to approve your request at this time.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
John Alden Life Insurance Company	20.000%	20.000%	\$15,402	45	\$77,010	20.000%	%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No

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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	20.360%
Effective Date of Last Rate Revision:	01/30/2009
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
John Alden Life Insurance Company	20.000%	20.000%	\$15,402	45	\$77,010	20.000%	%

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Supporting Document Schedules

		Item Status:	Status
			Date:
Satisfied - Item:	Health - Actuarial Justification	Disapproved	11/22/2011
Comments:			
Attachment:			
John Alden Act Memo AR.pdf			